## STATE OF NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE BUREAU OF FRAUD DETERRENCE



## **CONSENT ORDER NO. 16-50870-35**

in the	Matter of	)	CONSENT ORDER
	Brionna Green	)	
	45 Essex Avenue	)	
	Maplewood, New Jersey 07040	)	
Respondent.		)	

THIS MATTER having been opened by the Bureau of Fraud Deterrence, Department of Banking and Insurance of the State of New Jersey, upon information indicating that Respondent, Brionna Green, currently residing at 45 Essex Avenue, Maplewood, New Jersey, may have violated the provisions of N.J.S.A. 17:33A-4, and

WHEREAS, Respondent, Brionna Green, knowingly provided materially false information on November 5, 2015 during her recorded Loss Report to Progressive Garden State Insurance Company by alleging the damage to the 2016 Ford Fusion occurred on November 5, 2015, when in fact, it occurred on November 4, 2015, prior to the policy inception date, and

WHEREAS, the above conduct constitutes a violation of N.J.S.A. 17:33A-1 et seq., and any future violation of N.J.S.A. 17:33A-1 et seq., shall be considered to be a second offense; and

WHEREAS, Respondent has been informed that she has a right to notice and to request a hearing, in accordance with the Administrative Procedure Act (N.J.S.A. 52:14B-1 et seq.), on the violation alleged herein before a civil and administrative penalty is imposed, and

WHEREAS, Respondent understands these rights and has voluntarily waived the right to notice and to a formal legal proceeding in this matter, and

WHEREAS, Respondent consents to pay a civil administrative penalty in the amount of \$1,500.00, and surcharge in the amount of \$75.00, the total amount of \$1,500.00 being due immediately by certified check, bank check or money order made payable to the "Commissioner, Department of Banking and Insurance". This signed order and the payment shall be returned to

Managing Investigator, Michael Palumbo, Bureau of Fraud Deterrence, Department of Banking and insurance, PO Box 326, Trenton, NJ 08625; and

WHEREAS, the penalties of this Consent Order are imposed pursuant to the police powers of the State of New Jersey for the enforcement of the law and the protection of the public health, safety and welfare, and are not intended to constitute debts which may be limited or discharged in a bankruptcy proceeding, and

IT FURTHER APPEARING that the matter is suitable for resolution upon the consent of the parties and that Respondent and the Bureau of Fraud Deterrence desire to terminate this matter without further hearing or litigation, and for further good cause appearing;

213 day of MARCH, 2017 NOW, THEREFORE, IT IS ON THIS ORDERED AND AGREED as follows:

- Pursuant to N.J.S.A. 17:33A-5(c), civil administrative penalty of \$1,500.00 is imposed 1. on Respondent, Brionna Green.
- 2. Pursuant to N.J.S.A. 17:33A-5.1, Respondent shall pay to the Commissioner, Department of Banking and Insurance, a surcharge equal to five (5%) percent of the settlement amount, which is \$75.00, such amount to be in addition to the civil administrative penalty.
- 3. This Consent Order shall not be binding until it is signed by the Chief of Investigations, Bureau of Fraud Deterrence.
- Respondent consents to the entry of this final administrative order. Respondent understands that this final administrative order may be docketed with the Clerk of the Superior Court as provided in the Penalty Enforcement Law (N.J.S.A. 2A:58-1 et seq.).

RICHARD J. BADOLATO

COMMISSIONER

OF BANKING AND INSURANCE DEPARTMENT

Bv:

CHIEF OF INVESTIGATIONS

BUREAU OF FRAUD DETERRENCE

CONSENTED TO AS TO FORM, CONTENT

AND ENTRY OF ØRDER:

Brionna Green, Respondent

Dated:  $\frac{3}{3} / \frac{3}{17}$